

INTRODUCTION

Health care in America is financed primarily through a mix of public and private insurance, but many still lack financial access to basic services and financial protection against the high costs of illness. Utah has recently initiated several health insurance policy reforms to expand coverage to uninsured populations, and to promote continuity of coverage.

Health Insurance Coverage describes the health insurance status of Utahns in 1996, based on data from the *1996 Utah Health Status Survey*. The ***Summary of Findings*** is followed by a ***Highlights*** section, which presents major findings with figures and accompanying text. The statistical estimates used to generate the graphs in the ***Highlights*** section are located in the ***Reference Tables***, which also contain additional information that does not appear in the graphs. The ***Highlights*** and the ***Reference Tables*** are organized around the following three topics:

- I. ***Health Insurance Coverage: 1991 and 1996*** shows the current estimates for the percentage uninsured in Utah, and the change in Utah's uninsured rate from 1991 to 1996.
- II. ***A Profile of Utah's Uninsured*** presents the proportion of uninsured Utahns by selected demographic, socio-economic, geographic, and health status variables. It reports on characteristics of uninsured persons, such as whether they reported problems obtaining medical care, how long people have been without coverage, and the main reasons for not having coverage. It also reports on the characteristics of employers for those households lacking full insurance coverage and where the head of household is employed.
- III. ***Characteristics of Health Insurance Plans*** describes the health insurance plans reported as primary plan for the household and presents some characteristics of those insurance plans (e.g. the degree of doctor choice) and how they were obtained.

Readers interested in learning about the survey's sampling design, estimation procedures, and weighting schemes may consult the ***Technical Notes*** section at the end of the report.

Trends in health insurance rates are influenced by complex demographic, socio-economic, and health care industry-related factors. It is important to consider those factors when interpreting the findings reported here. Examining the extent to which any of those factors influenced the findings presented here is beyond the scope of this report.